

UTILITY PATENT APPLICATION TRANSMITTAL*(Only for new nonprovisional applications under 37 CFR 1.53(b))*

05909 U.S. PTO

17497 U.S. PTO
10/826443

Attorney Docket No.: 5072-35

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Express Mail Label No.: EV368036275US

Title: "SYSTEM AND METHOD FOR ALLOCATING LOANS"

M.S. Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Enclosed for filing with the above-identified utility patent application the following:

1. Applicant claims small entity status. See 37 CFR 1.27.
2. Specification (Total Pages of Text, including Abstract and Claims: 29)
3. Drawing(s) (35 USC 113) (Total Sheets: 6 Formal)
4. Oath or Declaration (Total Pages: 3 signed)
5. Assignment Papers (cover sheet & document(s))
6. Power of Attorney
7. Return Postcard (MPEP 503) (should be specifically itemized)
8. A check in the amount of \$804.00 is enclosed.

FEE CALCULATION:

	(COL. 1) NO. FILED				(COL. 2*) NO. EXTRA		SMALL ENTITY			LARGE ENTITY	
							RATE	FEE		RATE	FEE
BASIC FEE:								\$385.00	OR		\$770.00
TOTAL CLAIMS:	57	-	20		37		X \$9 =	\$333.00	OR	X \$18 =	
INDEP. CLAIMS:	5	-	3		2		X \$43 =	\$86.00	OR	X \$86 =	
MULTIPLE DEPENDENT CLAIMS							+ \$145 =	\$0.00	OR	+ \$290 =	
*IF THE DIFFERENCE IN COL. 2 IS LESS THAN ZERO, ENTER "O" IN COL. 2.							TOTAL:	\$804.00			

OTHER INFORMATION:

1. The Commissioner is hereby authorized to debit any underpayments or credit any overpayment to Deposit Account No. 19-1970.
2. The Commissioner is hereby authorized to charge all required fees for extensions of time under §1.17 to Deposit Account No. 19-1970.
3. Correspondence Address: Thomas J. Osborne, Jr.
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Respectfully submitted,
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Date: 4/16/2004